1/18/05 9:48:04 BK 2,144 PG 607 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

Recording Requested By: VERDUGO TRUSTEE SERVICE CORPORATION

When Recorded Return To:

WILLIAM JOSEPH LIPSEY 240 GETWELL RD HERNANDO, MS 38632

DEED OF RELEASE

Network Branch #:2402520142224 "LIPSEY" De Soto, Mississippi PIF: 12/17/2004

KNOW ALL MEN BY THESE PRESENTS that CITIFINANCIAL, INC. (AN IOWA CORPORATION) D/B/A CITIFINANCIAL REAL ESTATE SERVICES, INC. holder of a certain Deed of Trust, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby Cancel, Discharge and Reconvey said Deed of Trust, and the estate, title and interest now held by it under said Deed of Trust without warranty, to the person legally entitled

Original Trustor: WILLIAM JOSEPH LIPSEY

Original Beneficiary: CITIFINANCIAL REAL ESTATE SERVICES, INC.

Original Trustee: DEBERA BRIDGES

Dated: 10/19/2004 Recorded on 10/20/2004 as in Book/Reel/Liber: 2090 Page/Folio: 0160 as Instrument No.: N/A

In the Records of the County Recorder of De Soto Mississippi

Property Address: 240 GETWELL RD, HERNANDO, MS 38632

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

CITIFINANCIAL, INC. (AN IOWA CORPORATION) D/B/A CITIFINANCIAL REAL ESTATE SERVICES, INC. On January 3rd, 2005

Rν SHARON E. WILLIAMS, Vice-President

STATE OF Maryland COUNTY OF Frederick

On January 3rd, 2005, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared SHARON E. WILLIAMS, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal.

JANE EYLER

Notary Expires: 11/01/2005

Prepared By: Patti Miller, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD 20898-9443 1-800-777-1708